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PLEASE REPLY TO NEW YORK ADDRESS

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**DANIEL D. ANGIOLILLO
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SECOND DEPARTMENT, RETIRED
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June 6, 2019

Judge Carla E. Craig
United States Bankruptcy Court, Eastern District of New York
Conrad B. Duberstein Courthouse
271-C Cadman Plaza East - Suite 1595
Brooklyn, NY 11201

RE: In re Helen H Gluck, Case No. 18-45085-cec

Dear Judge Craig:

Please be reminded that the Debtor's loan was service transferred from Seterus, Inc. to Mr. Cooper on March 1, 2019. The loan modification review resulted in a denial and a copy of the denial letter was sent to Debtor's Counsel, Shalom D. Samuels, on May 8, 2019. A request was made from Debtor's Counsel for a breakdown of the figures used to calculate the denial. The below response to said request was sent on May 14, 2019:

The review is for a FNMA flex modification which is not based on income or expenses as per FNMA guidelines. Please see below for the figures used to calculate the denial:

Current upb 389525.48
Current interest rate 5.875%
Current p&I payment 2525.87
Post mod upb 690,535.85
Post mod interest rate 5.875%
Post mod terms 480 months
Post mod p&I 3739.43

The property is valued at 1,111,600.00. Since there is equity in the property the review does not require us to offer a forbearance or a reduction in interest rate.

Based on the above, our office respectfully requests that loss mitigation be terminated.

Thank you for your time and attention to this matter.

Respectfully submitted,
/s/Robyn E. Goldstein, Esq.
Robyn Goldstein